TransUnion

Attorney General Thomas J. Miller
Office of the Attorney General
Consumer Protection Division
Security Breach Notifications
1305 E Walnut Street
Des Moines, IA 50319-0106

October 2, 2024

Dear Attorney Sir/Madam:

TransUnion Risk and Alternative Data Solutions ("TRADS")" sends this communication to advise you of certain matters in which we are providing consumer notifications to residents of Iowa.

Background

TRADS is committed to the security and protection of consumers' personal information. As a part of this commitment, we have teams that are continuously engaged in proactively monitoring, safeguarding, and investigating questionable activity related to access to consumer information.

In this case, we identified suspicious activity related to attempts to access data files and consumer information for certain TransUnion products, and started an in-depth investigation into the matter beginning on July 24, 2024. Once we finished our extensive examination of the matter on September 10, 2024, we concluded that, while the security of our systems was not compromised, we are aware that individuals misrepresented themselves to gain access to our products and, by extension, some Iowa residents' personal information beginning on or between June 1, 2023 and ending on August 7, 2024. The personal information involved varied, but included individual's names in addition to: social security number, date of birth, and/or driver's license number. Not all data elements were involved for all individuals.

Impacted Consumers

Our investigation determined that a total of 605 Iowa residents were impacted.

What We Are Doing

TRADS takes the protection of personal information seriously, which is why we engage in robust, proactive security measures and maintenance of a strong information security program. While this event does not represent a breach of our system, it is a clear misuse of our products. We terminated access to relevant accounts and contacted the appropriate authorities.

Additionally, we notified the affected Iowa residents on October 2, 2024 in the form of the letter attached, so that they can take additional measures to protect their personal information should they wish to do so. As a further precaution, we will arrange to offer complimentary identity theft protection and credit monitoring services to those consumers.

Contact Information

We would be happy to address any questions related to our notification in further detail. Please direct any inquiries to:

[Sanjana Palla
Senior Counsel, Privacy
TransUnion LLC
555 West Adams St.
Chicago, IL 60661
Sanjana.Palla@transunion.com]

Insert TRADS Letterhead]

[Return Address]

<<First Name>> <<Last Name>>
<<Address1>>
<<City>>, <<State>> <<Zip>>

To Enroll, Please Call:
1-800-405-6108
Or Visit:

https://www.myidmanager.com

Enrollment Code: <<enrollment code>>

[INSERT MAILING DATE]

<<Header>>

To <<First Name>> <<Last Name>>:

TransUnion Risk and Alternative Data Solutions ("TRADS") is writing to make you aware that we have discovered a risk of unauthorized access to your personal data. Included in this letter is information about our work to understand this matter and the resources we are making available to you.

What happened?

TRADS is committed to the security and protection of your personal information. As a part of this commitment, we have teams that are continuously engaged in proactively monitoring, safeguarding, and investigating questionable activity related to access to consumer information.

In this case, we identified suspicious activity related to attempts to access data files and consumer accounts for certain TransUnion products and started an in-depth investigation into the matter beginning on July 24, 2024. Once we finished our extensive examination of the matter on September 10, 2024 we concluded that, while the security of our systems was not compromised, individuals misrepresented themselves to gain access to our products and, by extension, your personal information between <<date range for suspected unauthorized access>>.

TRADS is taking steps to prevent further improper transactions and is working diligently to continually improve our protection capabilities to ensure your information is safeguarded, and criminal enterprises are disrupted. We are notifying you so that you can take additional measures to protect your personal information should you wish to do so. We have provided details of measures we are undertaking, as well as steps that you can take to help protect your personal information below.

What information was involved?

The personal information involved included your name and your <<impacted data element(s)>>.

What we are doing.

TRADS takes the protection of personal information seriously, which is why we engage in robust, proactive security measures. We continue to enhance our security controls as appropriate to minimize the risk of any similar incident in the future.

What you can do.

We are providing you with access to myTrueIdentity Online (TransUnion) Credit Monitoring services at no charge for <<credit monitoring length>> from the date of enrollment. The enclosed Steps You Can Take to Help Protect Your Personal Information includes additional information, as well as myTrueIdentity enrollment instructions.

We encourage you to remain vigilant against potential identity theft and fraud by carefully reviewing credit reports and account statements to ensure that all activity is valid. Any questionable charges should be promptly reported to the company with which the account is maintained.

If you have any questions about this matter or would like additional information, please refer to the enclosed Steps You Can Take to Help Protect Your Personal Information or call toll-free (800) 916-8800. This call center is open Monday through Friday from 8:00 AM – 11:00 PM Eastern Time, except major holidays.

Sincerely,

TRADS Consumer Relations

STEPS YOU CAN TAKE TO HELP PROTECT YOUR PERSONAL INFORMATION

Enroll in Credit Monitoring Services

TransUnion is providing you with access to ***my*TrueIdentity Online (TransUnion) Credit Monitoring** services at no charge for << credit monitoring length >> from the date of enrollment.

Upon your completion of the enrollment process, you will have access to the following features:

- Unlimited online access to your TransUnion® credit report that can be refreshed daily
- Unlimited online access to your VantageScore® credit score from TransUnion, with analysis, that can be refreshed daily
- Daily TransUnion online credit monitoring and email alerts when critical credit information changes
- Up to $1,000,000 identity theft insurance with no deductible (Policy limitations and exclusions may apply)
- Online access to TransUnion credit lock
- Online credit score trending
- Online credit dispute access
- Unlimited online access to credit management and identity theft prevention resources located in the online education center

How do I enroll for the free services?

To enroll in this service, go directly to the *my*TrueIdentity website at **www.mytrueidentity.com** and in the space referenced as "Enter Activation Code", enter the following 12-letter Activation Code **<<enrollment code>>** and follow the three steps to receive your credit monitoring service online within minutes.

Review Your Account Statements

Carefully review account statements and credit reports to ensure that all of your account activity is valid. Report any questionable charges promptly to the financial institution or company with which the account is maintained.

Order Your Free Credit Report

To order your free annual credit report, visit www.annualcreditreport.com, call toll-free at 1-877-322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's ("FTC") website at www.ftc.gov and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta,

GA 30348-5281. The three credit bureaus provide free annual credit reports only through the website, toll-free number or request form.

Upon receiving your credit report, review it carefully. Look for accounts you did not open. Look in the "inquiries" section for names of creditors from whom you have not requested credit. Some companies bill under names other than their store or commercial names; the credit bureau will be able to tell if this is the case. Look in the "personal information" section for any inaccuracies in information (such as home address and Social Security Number).

If you see anything you do not understand, call the credit bureau at the telephone number on the report. Errors may be a warning sign of possible identity theft. You should notify the credit bureaus of any inaccuracies in your report, whether due to error or fraud, as soon as possible so the information can be investigated and, if found to be in error, corrected. If there are accounts or charges you did not authorize, immediately notify the appropriate credit bureau by telephone and in writing. Information that cannot be explained should also be reported to your local police or sheriff's office because it may signal criminal activity.

Contact the U.S. Federal Trade Commission

If you detect any unauthorized transactions in any of your financial accounts, promptly notify the appropriate payment card company or financial institution. If you detect any incidents of identity theft or fraud, promptly report the matter to your local law enforcement authorities, state Attorney General and the FTC.

You can contact the FTC to learn more about how to protect yourself from becoming a victim of identity theft by using the contact information below:

Federal Trade Commission

Consumer Response Center

600 Pennsylvania Avenue, NW

Washington, DC 20580

1-877-IDTHEFT (438-4338)

www.ftc.gov/idtheft/

Place a Fraud Alert on Your Credit File

To protect yourself from possible identity theft, consider placing a free fraud alert on your credit file. A fraud alert helps protect against the possibility of an identity thief opening new credit accounts in your name. When a credit grantor checks the credit history of someone applying for credit, the credit grantor gets a notice that the applicant may be the victim of identity theft. The alert notifies the credit grantor to take steps to verify the identity of the applicant. You can place a fraud alert on your credit report by calling

any one of the toll-free fraud numbers provided below. You will reach an automated telephone system that allows flagging of your file with a fraud alert at all three credit bureaus.

Equifax	P.O. Box 105069 Atlanta, GA 30348	1-888-766-0008	www.equifax.com
Experian	P.O. Box 9554 Allen, TX 75013	1-888-397-3742	www.experian.com
TransUnion	P.O. Box 2000 Chester, PA 19016	1-800-680-7289	www.transunion.com

Security Freezes

You have the right to request a credit freeze from a consumer reporting agency, free of charge, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate a freeze. A security freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a security freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a security freeze may delay your ability to obtain credit.

Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit bureau. To place a security freeze on your credit report you must contact the credit reporting agency by phone, mail, or secure electronic means and provide proper identification of your identity. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse, this information must be provided for them as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue.

Below, please find relevant contact information for the three consumer reporting agencies:

Equifax Security Freeze	P.O. Box 105788 Atlanta, GA 30348	1-800-685-1111	www.equifax.com
Experian Security Freeze	P.O. Box 9554 Allen, TX 75013	1-888-397-3742	www.experian.com
TransUnion	P.O. Box 160 Woodlyn, PA 19094	1-888-909-8872	www.transunion.com

Once you have submitted your request, the credit reporting agency must place the security freeze no later than 1 business day after receiving a request by phone or secure electronic means, and no later than 3 business days after receiving a request by mail. No later than five business days after placing the security freeze, the credit reporting agency will send you confirmation and information on how you can remove the freeze in the future.

<<state-specific content>>